



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [514,438,248](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TD GROUP US HOLDINGS LLC
251 LITTLE FALLS DRIVE
WILMINGTON, DE 19808

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	508,144,028	451,350,651	462,092,155	386,937,771	381,442,699
Net income (\$000)	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.61	2.65	9	1.94	2.80	12	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16
+ Non-interest income	0.67	1.09	31	0.68	1.21	28	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32
- Overhead expense	1.50	2.21	11	1.46	2.59	4	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
- Provision for credit losses	-0.09	-0.12	47	0.74	0.66	66	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
+ Securities gains (losses)	0	0.01	43	0	0.03	36	0	0.02	34	0	0.01	19	0.01	0	91
+ Other tax equivalent adjustments	0	0	19	0	0	72	0	0	78	0	0	71	0	0	45
= Pretax net operating income (tax equivalent)	0.87	1.76	6	0.43	0.91	15	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10
Net operating income	0.77	1.34	9	0.45	0.70	24	0.86	0.81	51	1	1.19	23	0.90	1.24	18
Net income	0.77	1.34	8	0.45	0.71	24	0.86	0.82	51	1	1.19	23	0.90	1.24	19
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.89	3.12	7	2.56	3.64	7	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14
Interest expense	0.16	0.26	27	0.44	0.58	34	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76
Net interest income (tax equivalent)	1.73	2.85	9	2.11	3.05	12	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.32	0.12	91	0.65	0.28	87	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Earnings coverage of net loan and lease losses (X)	6.97	26.30	24	4.61	20.97	25	5.76	22.89	27	4.90	24.40	22	4.96	21.75	21
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.81	1.32	82	2.21	1.58	81	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases	1.81	1.30	84	2.20	1.55	82	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.58	60	0.72	0.71	56	0.68	0.71	52	0.75	0.57	71	0.94	0.61	83
30-89 days past due loans and leases / Total loans and leases	0.49	0.29	81	0.71	0.37	83	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78
Liquidity and Funding															
Net noncore funding dependence	-33.47	-3.31	2	10.74	6.19	67	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83
Net short-term noncore funding dependence	-36.22	-9.17	7	9.37	-2.71	87	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98
Net loans and leases / Total assets	31.94	58.81	7	35.30	63	9	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Capitalization															
Tier 1 leverage ratio	8.25	9.07	27	8.38	9.05	32	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39
Holding company equity capital / Total assets	11.31	10.79	59	11.58	11.12	58	11.59	11.16	59	12.98	12.43	57	12.83	12.22	64
Total equity capital (including minority interest) / Total assets	11.31	10.91	57	11.58	11.24	56	11.59	11.28	58	12.98	12.57	56	12.83	12.27	64
Common equity tier 1 capital / Total risk-weighted assets	16.87	12.64	89	16.63	12.26	90	17.03	12.39	90	16.20	12.17	87	16.25	12.12	87
Net loans and leases / Equity capital (X)	2.82	5.47	4	3.05	5.73	8	2.90	5.59	8	3.05	5.21	10	3.10	5.29	10
Cash dividends / Net income	12.77	27.22	23	24.79	49.74	23	12.61	42.30	15	12.94	33.12	16	7.25	27.31	17
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.33	9.51	33	24.09	16.67	74	24.16	16.68	72	4.84	9.26	44	2.32	7	28
Equity capital	2.90	7.52	26	7.39	6.54	64	10.84	6.99	74	6.08	10.49	38	4.26	7.89	45
Net loans and leases	-4.72	-0.66	37	7.56	12.75	41	5.12	9.07	37	4.54	9.10	38	1.72	7.89	18
Noncore funding	-68.53	-21.64	2	25.28	-6.57	87	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.90	103.15	32	99.87	103.27	28	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2
Cash from ops + noncash items + op expense / Op expense + dividends	20.20	155.61	6	36.11	142.45	8	54.61	147.26	8	135.02	190.27	31	239.03	174.91	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,167,058	5,670,867	7,468,025	8,203,251	7,484,108	-8.88	16.91
Income from lease financing receivables.....	68,419	77,355	102,313	98,656	77,717	-11.55	54.85
Fully taxable income on loans and leases.....	5,055,514	5,542,731	7,302,853	7,951,549	7,228,046	-8.79	17.55
Tax-exempt income on loans and leases.....	179,963	205,491	267,485	350,358	333,779	-12.42	10.41
Estimated tax benefit on income on loans and leases.....	53,261	47,427	70,579	62,217	76,398	12.30	-86.17
Income on loans and leases (tax equivalent).....	5,288,738	5,795,649	7,640,917	8,364,124	7,638,223	-8.75	9.07
Investment interest income (tax equivalent).....	1,085,527	1,545,821	1,904,629	3,341,665	3,047,367	-29.78	-7.04
Interest on balances due from depository institutions.....	62,689	89,378	101,626	243,179	250,376	-29.86	-22.59
Interest income on other earning assets.....	245,450	512,651	612,113	1,440,504	1,429,205	-52.12	-32.11
Total interest income (tax equivalent).....	6,682,404	7,943,499	10,259,285	13,389,472	12,365,171	-15.88	3.46
Interest on time deposits of \$250K or more	10,292	27,740	32,057	64,731	45,998	-62.90	
Interest on time deposits < \$250K.....	4,263	29,122	31,891	68,625	31,567	-85.36	
Interest on foreign office deposits	0	0	0	0	0		-100.00
Interest on other deposits	194,145	842,071	970,349	2,863,905	2,479,632	-76.94	-58.86
Interest on other borrowings and trading liabilities.....	351,212	478,193	561,720	1,491,842	1,452,106	-26.55	-1.55
Interest on subordinated debt and mandatory convertible securities	2,194	2,194	2,926	2,926	2,926	0.00	-79.92
Total interest expense.....	562,106	1,379,320	1,598,943	4,492,029	4,012,229	-59.25	-36.13
Net interest income (tax equivalent).....	6,120,298	6,564,179	8,660,342	8,897,443	8,352,942	-6.76	9.70
Non-interest income.....	2,541,195	2,311,851	4,584,121	3,412,563	3,270,053	9.92	55.07
Adjusted operating income (tax equivalent)	8,661,493	8,876,030	13,244,463	12,310,006	11,622,995	-2.42	20.00
Overhead expense.....	5,734,928	4,928,361	6,810,136	6,813,581	6,691,231	16.37	22.26
Provision for credit losses.....	-354,811	2,497,890	2,667,324	1,260,298	1,127,359		
Securities gains (losses)	660	3,511	5,744	-7,628	56,168	-81.20	
Other tax equivalent adjustments	-1	1	2	1	0		
Pretax net operating income (tax equivalent).....	3,313,092	1,458,095	3,787,935	4,344,716	3,860,610	127.22	103.54
Applicable income taxes	322,366	-101,951	-246,298	418,830	334,096		54.16
Tax equivalent adjustments	53,261	47,430	70,584	62,221	76,402	12.29	-38.22
Applicable income taxes (tax equivalent).....	375,627	-54,521	-175,714	481,051	410,498		27.19
Minority interest	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112	94.20	124.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112	94.20	124.49
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112	94.20	120.46
Investment securities income (tax equivalent).....	1,085,527	1,545,821	1,904,629	3,341,665	3,047,367	-29.78	-7.04
US Treasury and agency securities (excluding mortgage-backed securities)	45,961	110,757	99,743	457,764	429,853	-58.50	-50.40
Mortgage-backed securities	603,457	770,849	988,471	1,268,875	1,145,039	-21.72	-10.22
All other securities	436,109	664,215	816,415	1,615,026	1,472,475	-34.34	8.24
Cash dividends declared.....	375,000	375,000	500,000	500,000	250,000	0.00	
Common	375,000	375,000	500,000	500,000	250,000	0.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.75	2.90	7	2.35	3.35	8	2.22	3.27	8	3.46	4	16	3.24	3.87	15
Less: Interest expense	0.15	0.24	26	0.41	0.54	36	0.35	0.48	33	1.16	0.98	71	1.05	0.79	74
Equals: Net interest income (tax equivalent)	1.61	2.65	9	1.94	2.80	12	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16
Plus: Non-interest income	0.67	1.09	31	0.68	1.21	28	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32
Equals: adjusted operating income (tax equivalent)	2.27	3.80	4	2.62	4.06	4	2.87	4.04	5	3.18	4.41	6	3.05	4.46	5
Less: Overhead expense	1.50	2.21	11	1.46	2.59	4	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
Less: Provision for credit losses	-0.09	-0.12	47	0.74	0.66	66	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	97	0	0	5
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	45	0	0.03	37	0	0.02	34	0	0.01	19	0.01	0	91
Plus: other tax equivalent adjustments	0	0	19	0	0	72	0	0	78	0	0	71	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.87	1.76	6	0.43	0.91	15	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10
Less: Applicable income taxes (tax equivalent)	0.10	0.41	4	-0.02	0.21	8	-0.04	0.23	5	0.12	0.36	4	0.11	0.33	6
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.77	1.34	9	0.45	0.70	24	0.86	0.81	51	1	1.19	23	0.90	1.24	18
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.77	1.34	8	0.45	0.71	24	0.86	0.82	51	1	1.19	23	0.90	1.24	19
Memo: Net income (last four quarters)	1.07	1.30	29	0.55	0.81	22	0.86	0.82	51	1	1.19	22	0.90	1.24	18
Net income—BHC and noncontrolling (minority) interest	0.77	1.35	6	0.45	0.72	23	0.86	0.83	51	1	1.20	23	0.90	1.25	18
Margin Analysis															
Average earning assets / Average assets	92.75	93.09	46	91.71	92.11	44	92	92.32	44	91.02	91.05	50	90.72	91.48	40
Average interest-bearing funds / Average assets	74.56	61.98	88	74.63	64.67	82	74.67	64.06	83	74.23	65.57	81	72.61	65.56	77
Interest income (tax equivalent) / Average earning assets	1.89	3.12	7	2.56	3.64	7	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14
Interest expense / Average earning assets	0.16	0.26	27	0.44	0.58	34	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76
Net interest income (tax equivalent) / Average earning assets	1.73	2.85	9	2.11	3.05	12	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16
Yield or Cost															
Total loans and leases (tax equivalent)	4.10	4.07	59	4.47	4.35	64	4.41	4.27	65	5.22	5.09	63	5	4.95	60
Interest-bearing bank balances	0.12	0.13	30	0.32	0.36	50	0.24	0.27	45	1.90	2.04	40	1.61	1.64	45
Federal funds sold and reverse repos	0.29	0.25	68	1	0.75	72	0.82	0.68	65	2.61	2.44	68	2.31	2.17	68
Trading assets	1.83	0.45	85	1.92	0.65	79	1.89	0.60	81	2.71	0.99	81	2.84	1.11	78
Total earning assets	1.88	3.09	7	2.54	3.61	7	2.40	3.51	7	3.78	4.36	15	3.55	4.20	14
Investment securities (tax equivalent)	0.82	1.76	3	1.43	2.36	3	1.25	2.25	1	2.67	2.76	45	2.51	2.68	37
US Treasury and agency securities (excluding mortgage-backed securities)	0.12	1.23	4	0.38	1.85	3	0.25	1.75	2	2.02	2.32	34	1.89	2.05	41
Mortgage-backed securities	1.23	1.55	21	1.69	2.17	14	1.60	2.05	14	2.60	2.61	51	2.54	2.50	54
All other securities	0.91	2.85	7	1.63	3.28	8	1.46	3.24	5	2.93	4.06	13	2.64	4.20	11
Interest-bearing deposits	0.09	0.22	19	0.43	0.60	33	0.36	0.53	31	1.30	1.10	69	1.15	0.81	79
Time deposits of \$250K or more	0.92	0.70	75	1.40	1.53	35	1.30	1.42	37	2.09	1.96	58	1.71	1.44	71
Time deposits < \$250K	0.18	0.67	4	0.89	1.47	10	0.77	1.36	7	1.41	1.82	26	0.85	1.29	20
Other domestic deposits	0.08	0.16	29	0.41	0.41	53	0.35	0.36	52	1.27	0.93	80	1.14	0.67	83
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.18	0.18	68	0.72	0.71	64	0.58	0.62	62	2.47	1.86	77	2.18	1.51	76
Other borrowed funds and trading liabilities	2.06	1.27	80	2.33	1.54	86	2.06	1.50	79	2.91	2.38	78	2.69	2.28	78
All interest-bearing funds	0.20	0.38	19	0.55	0.82	23	0.46	0.74	20	1.56	1.49	64	1.45	1.19	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,541,195	2,311,851	4,584,121	3,412,563	3,270,053
Fiduciary activities income	125,170	125,956	169,213	202,131	251,008
Service charges on deposit accounts - domestic	806,978	714,656	977,646	1,196,352	1,165,226
Trading revenue.....	-99,436	-110,922	-164,238	56,559	-33,983
Investment banking fees and commissions.....	913,027	463,312	634,133	386,276	338,390
Insurance activities revenue.....	18	26	45	-13	701
Venture capital revenue.....	16,531	3,316	5,090	6,797	1,991
Net servicing fees	8,443	-6,498	-7,135	4,042	5,199
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	106,151	67,416	126,138	38,371	42,469
Other non-interest income.....	664,313	1,054,589	2,843,229	1,522,048	1,499,052
Total overhead expenses	5,734,928	4,928,361	6,810,136	6,813,581	6,691,231
Personnel expense.....	2,325,528	2,159,936	2,917,722	2,870,004	2,811,679
Net occupancy expense.....	820,230	653,344	950,521	800,190	794,956
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	54,438	69,435	88,408	120,808	139,866
Other operating expenses.....	2,534,732	2,045,646	2,853,485	3,022,579	2,944,730
Fee income on mutual funds and annuities.....	64,577	47,503	64,611	65,893	58,781
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	25,340	26,909	26,497	26,840	27,333
Average personnel expense per employee.....	91.77	80.27	110.12	106.93	102.87
Average assets per employee.....	20,053.04	16,773.22	17,439.41	14,416.46	13,955.39

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.54	2.14	60	2.05	2.09	56	1.41	2.02	47	1.93	2.72	46	1.80	3.08
Overhead expenses / Net Interest Income + non-interest income	66.62	58.85	80	55.82	62.06	28	51.69	62.31	15	55.63	61.29	26	57.95	60.88
Percent of Average Assets														
Total overhead expense	1.50	2.21	11	1.46	2.59	4	1.47	2.57	5	1.76	2.69	12	1.75	2.71
Personnel expense.....	0.61	1.23	3	0.64	1.30	3	0.63	1.30	3	0.74	1.41	5	0.74	1.44
Net occupancy expense.....	0.22	0.24	36	0.19	0.26	18	0.21	0.26	21	0.21	0.28	19	0.21	0.28
Other operating expenses.....	0.68	0.72	52	0.62	0.95	22	0.64	0.94	24	0.81	0.97	45	0.81	0.97
Overhead less non-interest income	0.84	1.08	25	0.77	1.27	16	0.48	1.26	11	0.88	1.32	22	0.90	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	66.21	58.34	81	55.52	61.60	28	51.42	61.85	16	55.35	60.64	27	57.57	60.37
Personnel expense.....	26.85	32.89	21	24.33	32.31	12	22.03	32.40	7	23.31	32.39	10	24.19	32.51
Net occupancy expense.....	9.47	6.26	90	7.36	6.55	63	7.18	6.58	60	6.50	6.52	51	6.84	6.48
Other operating expenses.....	29.89	18.67	93	23.83	22.16	74	22.21	22.28	68	25.54	21.20	78	26.54	20.90
Total non-interest income	29.34	28.20	59	26.05	28.52	50	34.61	28.83	67	27.72	29.23	59	28.13	28.50
Fiduciary activities income	1.45	2.27	45	1.42	2.06	46	1.28	2.09	45	1.64	1.97	53	2.16	2.14
Service charges on domestic deposit accounts	9.32	3.25	96	8.05	3.23	96	7.38	3.27	96	9.72	3.88	96	10.03	4.15
Trading revenue.....	-1.15	0.68	3	-1.25	1.37	1	-1.24	1.24	0	0.46	1.18	52	-0.29	0.85
Investment banking fees and commissions.....	10.54	2.46	90	5.22	2.59	81	4.79	2.46	82	3.14	3.54	72	2.91	3.42
Insurance activities revenue.....	0	0.38	22	0	0.41	25	0	0.41	24	0	0.47	0	0.01	0.47
Venture capital revenue.....	0.19	0.03	90	0.04	0	92	0.04	0.01	89	0.06	0.02	88	0.02	0.02
Net servicing fees	0.10	0.56	38	-0.07	-0.04	26	-0.05	0.01	27	0.03	0.28	41	0.04	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.23	3.63	35	0.76	3.74	33	0.95	3.92	36	0.31	1.86	23	0.37	1.61
Other non-interest income.....	7.67	9.40	46	11.88	9.49	72	21.47	9.67	88	12.36	10.04	70	12.90	9.86
Overhead less non-interest income	36.87	29.66	71	29.48	31.97	39	16.81	31.96	14	27.63	31.06	34	29.43	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	9.73	21.49	3	-6.99	18.64	1	-6.50	18.62	3	9.64	20.56	3	8.65	19.04
Applicable income tax + TE / Pretax net operating income + TE	11.34	23.11	3	-3.74	22.16	1	-4.64	21.20	2	11.07	23.23	1	10.63	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	65,334,680	67,241,183	67,225,519	64,265,138	60,571,320	-2.84	14.94	
Commercial and industrial loans	31,779,343	39,973,403	37,539,120	33,290,862	33,693,196	-20.50	-8.56	
Loans to individuals	37,383,933	38,203,153	39,010,532	40,557,283	37,369,537	-2.14	17.96	
Loans to depository institutions and acceptances of other banks	0	23,964	0	0	0	-100.00	-100.00	
Agricultural loans	119,727	159,429	149,859	148,892	155,258	-24.90	-13.53	
Other loans and leases	32,708,624	30,718,913	30,113,755	25,918,768	25,231,182	6.48	47.21	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	167,326,307	176,320,045	174,038,785	164,180,943	157,020,493	-5.10	14.89	
Less: Allowance for loan and lease losses	3,023,375	3,885,910	3,794,724	2,235,470	2,105,134	-22.20	69.77	
Net loans and leases	164,302,932	172,434,135	170,244,061	161,945,473	154,915,359	-4.72	14.21	
Debt securities that reprice or mature in over 1 year	138,012,532	90,193,517	90,228,938	85,447,754	90,775,253	53.02	103.65	
Mutual funds and equity securities	108,879	124,010	100,292	38,530	12,500	-12.20	2092.05	
Subtotal	302,424,343	262,751,662	260,573,291	247,431,757	245,703,112	15.10	42.90	
Interest-bearing bank balances	57,420,456	36,928,453	65,280,903	11,761,067	15,389,005	55.49	170.22	
Federal funds sold and reverse repos	45,114,310	46,007,173	51,787,452	52,745,028	38,656,227	-1.94	64.19	
Debt securities that reprice or mature within 1 year	61,454,533	88,277,870	78,748,212	45,534,123	34,107,632	-30.39	111.29	
Trading assets	8,096,494	16,926,759	11,298,402	12,086,812	17,910,555	-52.17	-48.56	
Total earning assets	474,510,136	450,891,917	467,688,260	369,558,787	351,766,531	5.24	55.48	
Non-interest-bearing cash and due from depository institutions	3,608,912	2,909,797	3,310,173	3,114,593	2,913,243	24.03	68.42	
Premises, fixed assets, and leases	4,863,213	4,782,941	4,867,478	4,537,314	2,602,185	1.68	80.62	
Other real estate owned	37,515	30,599	37,869	50,626	45,388	22.60	-52.59	
Investment in unconsolidated subsidiaries	11,311,318	9,639,166	11,156,712	9,151,779	8,426,906	17.35	505.93	
Intangible and other assets	20,107,154	20,165,513	20,266,737	22,191,563	23,994,269	-0.29	-24.58	
Total assets	514,438,248	488,419,933	507,327,229	408,604,662	389,748,522	5.33	51.92	
Quarterly average assets	507,086,073	474,059,806	494,316,665	397,573,719	382,915,011	6.97	51.27	
Average loans and leases (YTD)	172,000,590	172,849,050	173,159,771	160,271,698	152,640,694	-0.49	24.33	
Memoranda								
Loans held-for-sale	205,499	422,324	459,568	179,749	92,515	-51.34	109.89	
Loans not held-for-sale	167,120,808	175,897,721	173,579,217	164,001,194	156,927,978	-4.99	14.82	
Real estate loans secured by 1–4 family	36,588,572	38,080,739	37,765,295	36,047,137	33,457,832	-3.92	18.68	
Commercial real estate loans	28,733,309	29,147,019	29,447,200	28,198,674	27,091,144	-1.42	10.65	
Construction and land development	2,943,625	3,088,059	3,054,745	2,393,959	2,234,945	-4.68	24.68	
Multifamily	4,769,109	4,801,545	4,780,245	4,483,057	3,803,623	-0.68	57.14	
Nonfarm nonresidential	21,020,575	21,257,415	21,612,210	21,321,658	21,052,576	-1.11	2.18	
Real estate loans secured by farmland	12,799	13,425	13,024	19,327	22,344	-4.66	-70.91	
Total investment securities	199,575,944	178,595,397	169,077,442	131,020,407	124,895,385	11.75	106.05	
U.S. Treasury securities	64,461,911	58,255,762	42,719,317	19,620,542	19,455,615	10.65	312.33	
US agency securities (excluding mortgage-backed securities)	865,266	1,421,853	930,936	3,282,471	3,536,050	-39.15	-65.61	
Municipal securities	100	200	200	305	395	-50.00	-83.08	
Mortgage-backed securities	67,650,148	63,223,528	65,195,237	52,929,939	45,043,054	7.00	83.45	
Asset-backed securities	34,324,492	29,682,257	29,008,900	35,893,227	35,576,038	15.64	32.70	
Other debt securities	32,165,148	25,887,787	31,122,560	19,255,393	21,271,733	24.25	101.53	
Mutual funds and equity securities	108,879	124,010	100,292	38,530	12,500	-12.20	2092.05	
Available-for-sale securities	199,467,065	178,471,387	168,977,150	107,250,155	97,323,740	11.76	237.06	
U.S. Treasury securities	64,461,911	58,255,762	42,719,317	19,620,542	19,455,615	10.65	312.33	
US agency securities (excluding mortgage-backed securities)	865,266	1,421,853	930,936	3,282,471	3,536,050	-39.15	-65.61	
Municipal securities	100	200	200	305	395	-50.00	-83.08	
Mortgage-backed securities	67,650,148	63,223,528	65,195,237	32,386,448	20,902,914	7.00	349.45	
Asset-backed securities	34,324,492	29,682,257	29,008,900	33,860,567	32,901,050	15.64	166.78	
Other debt securities	32,165,148	25,887,787	31,122,560	18,099,822	20,527,716	24.25	145.44	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)				216,780	-445,549			
Available-for-sale securities appreciation (depreciation)	486,722	1,075,202	1,664,888	-35,112	-327,605	-54.73		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	12,868,383	11,503,834	11,643,737	10,414,765	10,420,537	11.86	16.40	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	22,707,381	20,665,994	21,544,762	15,551,668	14,738,692	9.88	65.99
NOW, ATS and transaction accounts	22,601,173	18,908,508	21,021,488	14,327,078	11,818,722	19.53	117.69
Time deposits less brokered deposits < \$250K	1,777,872	-132,482,540	-139,494,942	-103,002,263	-100,330,294		
MMDA and other savings accounts	332,821,172	312,326,122	326,536,764	247,293,955	238,419,402	6.56	59.70
Other non-interest-bearing deposits							
Core deposits	379,907,598	219,418,084	229,608,072	174,170,438	164,646,522	73.14	93.45
Time deposits of \$250K or more	1,367,748	2,130,903	1,776,900	3,026,994	2,926,143	-35.81	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	45,332,690	51,210,008	51,309,080	45,731,934	42,423,103	-11.48	59.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,520,973	2,666,849	3,504,481	3,841,149	2,376,549	32.03	-64.79
Other borrowings w/remaining maturity of 1 year or less	3,422,928	4,049,797	3,496,188	7,643,805	5,504,840	-15.48	637.15
Other borrowings w/remaining maturity over 1 year	7,886,105	3,090,336	3,089,096	99,046	3,114,535	155.19	150.18
Brokered deposits < \$250K	1,227,389	136,300,470	142,927,803	107,634,294	104,888,380	-99.10	
Noncore funding	62,757,833	199,448,363	206,103,548	167,977,222	161,233,550	-68.53	-26.23
Trading liabilities	5,168,095	4,588,716	6,225,230	6,043,096	8,921,420	12.63	-55.76
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	-88.67
Other liabilities	8,371,936	8,373,989	6,573,068	7,345,540	4,921,119	-0.02	53.76
Total liabilities	456,231,762	431,855,452	448,536,218	355,562,596	339,748,911	5.64	52.68
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	24.78
Common surplus	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.31
Retained earnings	27,112,703	22,224,206	24,550,238	21,086,589	17,807,310	22.00	140.36
Accumulated other comprehensive income	1,106,760	2,553,252	2,453,750	168,454	-594,722	-56.65	68.92
Other equity capital components	-3,550,000	-1,750,000	-1,750,000	-1,750,000	-750,000		
Total holding company equity capital	58,206,486	56,564,481	58,791,011	53,042,066	49,999,611	2.90	48.02
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	58,206,486	56,564,481	58,791,011	53,042,066	49,999,611	2.90	46.19
Total liabilities and capital	514,438,248	488,419,933	507,327,229	408,604,662	389,748,522	5.33	51.92
Memoranda							
Non-interest-bearing deposits	67,339,254	56,868,469	57,702,226	41,445,546	40,606,021	18.41	72.09
Interest-bearing deposits	315,163,481	300,980,988	316,610,549	243,386,180	231,855,024	4.71	57.35
Total deposits	382,502,735	357,849,457	374,312,775	284,831,726	272,461,045	6.89	59.76
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	58,791,011	53,042,066	53,042,066	49,999,611	47,955,722		
Accounting restatements	0	0	0	-84,386	14,429		
Net income	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,800,000	0	0	1,000,000	750,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	375,000	375,000	500,000	500,000	250,000		
Change in other comprehensive income	-1,346,990	2,384,799	2,285,296	763,176	-420,652		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	58,206,486	56,564,481	58,791,011	53,042,066	49,999,611		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.70	36.06	12	13.77	36.66	16	13.25	36.21	15	15.73	37.78	19	15.54	37.19	18
Commercial and industrial loans	6.18	11.12	19	8.18	14.40	18	7.40	13.51	17	8.15	12.02	30	8.64	12.85	31
Loans to individuals	7.27	3.60	81	7.82	3.57	82	7.69	3.40	82	9.93	4.20	80	9.59	4.31	82
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	74	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	42	0.03	0.20	47	0.03	0.19	47	0.04	0.24	48	0.04	0.30	52
Other loans and leases.....	6.36	4.24	71	6.29	4.66	67	5.94	4.63	65	6.34	5.01	65	6.47	5	63
Net loans and leases.....	31.94	58.81	7	35.30	63	9	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Debt securities over 1 year.....	26.83	18.32	77	18.47	14.80	72	17.79	15.55	63	20.91	14.60	85	23.29	14.63	88
Mutual funds and equity securities	0.02	0.06	49	0.03	0.06	51	0.02	0.05	45	0.01	0.06	42	0	0.06	34
Subtotal	58.79	78.17	8	53.80	79.07	9	51.36	78.16	9	60.56	79.65	13	63.04	79.97	12
Interest-bearing bank balances	11.16	9.37	68	7.56	6.40	61	12.87	7.51	84	2.88	3.06	58	3.95	3.04	67
Federal funds sold and reverse repos	8.77	0.53	94	9.42	0.80	91	10.21	0.82	91	12.91	1.57	90	9.92	1.66	88
Debt securities 1 year or less	11.95	1.52	97	18.07	1.85	98	15.52	1.68	97	11.14	1.91	96	8.75	1.96	93
Trading assets	1.57	0.58	86	3.47	1.04	88	2.23	1.01	87	2.96	1.19	83	4.60	1.33	84
Total earning assets.....	92.24	91.57	57	92.32	90.87	67	92.19	91.05	62	90.44	89.53	63	90.25	89.74	57
Non-interest cash and due from depository institutions.....	0.70	0.99	26	0.60	1.03	15	0.65	1.07	19	0.76	1.14	22	0.75	1.21	17
Other real estate owned.....	0.01	0.01	49	0.01	0.03	29	0.01	0.02	37	0.01	0.03	37	0.01	0.04	30
All other assets.....	7.06	7.38	48	7.09	8.03	37	7.16	7.82	40	8.79	9.27	44	9	8.98	51
Memoranda															
Short-term investments	31.88	12.32	92	35.05	10.21	94	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
U.S. Treasury securities.....	12.53	1.18	97	11.93	0.91	96	8.42	0.84	96	4.80	1.03	89	4.99	1.04	91
US agency securities (excluding mortgage-backed securities)	0.17	0.75	41	0.29	0.59	47	0.18	0.63	44	0.80	0.54	69	0.91	0.69	70
Municipal securities	0	1.70	15	0	1.60	16	0	1.69	17	0	1.34	15	0	1.62	15
Mortgage-backed securities	13.15	13.46	51	12.94	11.20	58	12.85	11.75	55	12.95	11.44	60	11.56	11.13	55
Asset-backed securities	6.67	0.47	98	6.08	0.31	98	5.72	0.32	96	8.78	0.28	99	9.13	0.33	98
Other debt securities	6.25	0.51	96	5.30	0.40	96	6.13	0.42	96	4.71	0.39	95	5.46	0.41	94
Loans held-for-sale.....	0.04	0.50	30	0.09	0.52	29	0.09	0.52	28	0.04	0.39	26	0.02	0.30	27
Loans held for investment	32.49	58.34	9	36.01	63.22	9	34.21	61.72	10	40.14	63.50	11	40.26	63.93	11
Real estate loans secured by 1–4 family	7.11	11.57	32	7.80	12.28	32	7.44	11.91	32	8.82	13.29	30	8.58	13.46	28
Revolving	1.22	1.44	51	1.48	1.72	52	1.38	1.66	51	1.84	2.07	51	2.08	2.27	52
Closed-end, secured by first liens	5.82	9.73	32	6.22	10.10	31	5.98	9.81	31	6.84	10.69	30	6.35	10.57	30
Closed-end, secured by junior liens	0.07	0.19	36	0.10	0.24	36	0.09	0.22	37	0.14	0.28	42	0.16	0.31	41
Commercial real estate loans	5.59	22.35	12	5.97	22.30	15	5.80	22.22	14	6.90	22.23	19	6.95	21.58	19
Construction and land development	0.57	3.39	16	0.63	3.47	19	0.60	3.40	19	0.59	3.44	19	0.57	3.51	18
Multifamily.....	0.93	3.32	22	0.98	3.10	22	0.94	3.12	22	1.10	3.01	27	0.98	2.72	31
Nonfarm nonresidential	4.09	14.65	14	4.35	14.72	18	4.26	14.72	17	5.22	14.69	22	5.40	14.44	22
Real estate loans secured by farmland.....	0	0.35	21	0	0.33	22	0	0.33	22	0	0.36	26	0.01	0.41	29

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	39.05	60.50	19	38.14	56.15	22	38.63	57.15	21	39.14	57.46	23	38.58	56.49	22
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.05	60.50	19	38.14	56.15	22	38.63	57.15	21	39.14	57.46	23	38.58	56.49	22
Real estate loans secured by 1–4 family.....	21.87	20	56	21.60	19.51	54	21.70	19.43	57	21.96	20.75	55	21.31	21.10	48
Revolving	3.74	2.47	68	4.10	2.66	70	4.01	2.64	68	4.59	3.15	69	5.16	3.50	68
Closed-end.....	18.12	17.35	55	17.50	16.64	54	17.69	16.59	56	17.37	17.39	51	16.15	17.39	42
Commercial real estate loans	17.17	37.12	21	16.53	33.63	22	16.92	34.63	22	17.18	33.52	24	17.25	32.14	26
Construction and land development.....	1.76	5.69	18	1.75	5.18	22	1.76	5.26	20	1.46	5.09	19	1.42	5.20	19
1–4 family.....	0.74	1.19	53	0.50	0.94	47	0.51	0.93	48	0.41	0.94	42	0.37	1.02	38
Other.....	1.02	4.46	14	1.25	4.09	18	1.25	4.19	17	1.05	4.02	16	1.06	4.05	19
Multifamily.....	2.85	5.41	33	2.72	4.78	35	2.75	4.96	34	2.73	4.69	38	2.42	4.10	37
Nonfarm nonresidential	12.56	24.44	24	12.06	22.19	26	12.42	22.93	26	12.99	22.15	28	13.41	21.40	33
Owner-occupied.....	3.87	8.31	26	3.65	7.46	28	3.71	7.68	27	3.98	7.72	30	4.31	8.03	33
Other.....	8.69	15.82	27	8.41	14.52	29	8.71	14.95	29	9.01	14.34	33	9.09	13.38	35
Real estate loans secured by farmland.....	0.01	0.61	24	0.01	0.52	23	0.01	0.54	23	0.01	0.55	26	0.01	0.63	31
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0.01	0.06	74	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	18.99	19.48	55	22.67	22.98	52	21.57	22.16	51	20.28	19.53	59	21.46	20.32	63
Loans to individuals	22.34	6.58	89	21.67	6.23	89	22.41	6.13	90	24.70	7.13	92	23.80	7.36	91
Credit card loans	7.43	0.51	93	7.15	0.63	93	7.74	0.65	93	9.21	0.81	92	9.07	1.02	92
Agricultural loans.....	0.07	0.38	50	0.09	0.31	53	0.09	0.32	56	0.09	0.37	54	0.10	0.46	56
Other loans and leases.....	19.55	8.39	87	17.42	9.11	80	17.30	9.09	80	15.79	9.85	76	16.07	9.66	80
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	150.23	383.40	12	158.69	387.92	15	153.87	381.26	14	168.45	391.26	17	168.96	379.80	16
Real estate loans secured by 1–4 family.....	84.13	124.74	35	89.87	130.23	33	86.44	125.02	33	94.48	138.18	33	93.33	137.84	34
Revolving	14.41	15.53	55	17.06	18.32	54	15.98	17.42	53	19.73	21.26	54	22.58	23.33	55
Closed-end.....	69.72	107.54	32	72.81	110.40	32	70.46	106.14	32	74.75	115.20	32	70.75	112.79	32
Commercial real estate loans	66.07	238.55	13	68.79	237.16	16	67.40	234.65	16	73.91	229.44	19	75.57	219.72	21
Construction and land development.....	6.77	36.07	16	7.29	36.48	18	6.99	35.62	18	6.27	34.95	19	6.23	35.36	18
1–4 family.....	2.84	7.44	43	2.09	6.64	34	2.02	6.34	36	1.76	6.61	37	1.61	7.04	37
Other.....	3.93	28.34	9	5.20	28.60	18	4.98	28.16	16	4.52	27.32	17	4.63	27.26	20
Multifamily.....	10.97	35.29	25	11.33	32.93	26	10.94	32.74	24	11.75	31.04	29	10.61	27.85	32
Nonfarm nonresidential	48.34	156.28	14	50.17	156.60	18	49.47	155.06	18	55.89	152.10	21	58.72	147.22	23
Owner-occupied.....	14.89	52.63	17	15.18	52.43	20	14.78	52.37	20	17.13	53.07	22	18.89	54.89	24
Other.....	33.45	100.96	15	34.99	101.87	20	34.69	100.54	20	38.76	97.41	24	39.83	91.80	27
Real estate loans secured by farmland.....	0.03	3.67	22	0.03	3.43	21	0.03	3.44	21	0.05	3.60	25	0.06	4.02	29
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0.06	0.31	73	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	73.07	116.32	27	94.34	150.16	23	85.92	139.89	23	87.26	122.02	35	93.98	128.82	38
Loans to individuals	85.96	36.56	81	90.16	36.83	81	89.29	37.47	82	106.31	43.51	84	104.24	42.67	86
Credit card loans	28.58	2.58	93	29.77	3.28	92	30.85	3.30	92	39.62	4.34	91	39.72	5.31	91
Agricultural loans.....	0.28	2.03	42	0.38	1.99	48	0.34	1.88	47	0.39	2.18	50	0.43	2.72	53
Other loans and leases.....	75.21	47.50	75	72.50	49.92	70	68.93	49.56	67	67.94	52.44	66	70.38	51.79	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.71	29.24	15	13.40	26.62	18	13.74	27.32	18	13.57	26.45	19	13.34	24.79	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	52.76	187.61	12	55.77	186.45	16	54.72	183.76	14	58.40	178.57	16	58.43	167.93	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	67.64	244.89	12	70.95	243.47	16	69.50	240.85	15	75.53	236.10	18	77.32	225.98	17

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	31.88	12.32	92	35.05	10.21	94	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
Liquid assets	45.43	29.12	89	43.49	24.65	87	44.90	26.23	88	34.84	22.44	81	36.44	22.72	83
Investment securities	38.79	20.37	93	36.57	17.19	94	33.33	17.84	92	32.07	16.99	91	32.05	17.27	90
Net loans and leases	31.94	58.81	7	35.30	63	9	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Net loans, leases and standby letters of credit	33.55	59.61	7	36.96	63.89	9	35.24	62.48	8	41.48	64.84	10	41.63	65.07	10
Core deposits	73.85	75.52	29	44.92	69.20	11	45.26	70.67	10	42.63	63.09	15	42.24	62.13	15
Noncore funding	12.20	10.15	72	40.84	15.53	88	40.63	14.13	92	41.11	19.36	86	41.37	21.34	88
Time deposits of \$250K or more	0.27	1.67	6	0.44	2.35	10	0.35	2.11	9	0.74	2.94	11	0.75	2.89	14
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	8.81	1.19	96	10.48	1.44	96	10.11	1.47	95	11.19	1.94	93	10.88	1.97	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.04	0.54	44	1.07	0.59	67	-0.09	0.54	16	-1.72	0.48	11	0.97	0.54	58
Commercial paper	0.68	0.01	95	0.55	0.01	95	0.69	0.01	95	0.94	0.02	95	0.61	0.02	94
Other borrowings w/remaining maturity of 1 year or less	0.67	0.88	59	0.83	1.75	46	0.69	1.24	50	1.87	3.01	41	1.41	3.67	31
Earning assets that reprice within 1 year	46.97	38.80	72	51.89	38.76	84	54.40	39.38	87	46.73	39.29	76	43.31	40.29	61
Interest-bearing liabilities that reprice within 1 year	0.70	6.64	1	0.99	8.86	3	0.82	8.20	3	1.65	10.19	4	1.49	10.01	5
Long-term debt that reprices within 1 year	0	0.28	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	46.27	30.82	84	50.90	27.76	95	53.58	29.11	94	45.08	26.63	91	41.82	27.38	82
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-33.47	-3.31	2	10.74	6.19	67	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83
Net short-term noncore funding dependence	-36.22	-9.17	7	9.37	-2.71	87	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98
Short-term investment / Short-term noncore funding	301.27	304.29	64	87.42	149.65	40	96.69	184.19	31	65.74	77.77	57	55.98	66.46	58
Liquid assets - short-term noncore funding / Nonliquid assets	63.87	36.72	84	6	24.47	20	9.04	28.18	21	-9.40	16.97	8	-6.24	16.04	13
Net loans and leases / Total deposits	42.95	73.05	6	48.19	82.06	5	45.48	79.43	4	56.86	90.31	6	56.86	90.08	5
Net loans and leases / Core deposits	43.25	78.83	3	78.59	92.26	26	74.15	88.34	25	92.98	103.93	33	94.09	105	34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.60	0.72	55	-1.32	-0.82	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.20	1.06	58	2.79	4.54	31	4.17	4.31	60	-0.10	1.36	6	-0.97	-1.98	76
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	18.11	12.67	63	22.07	16.19	62
Available-for-sale securities	99.95	84.58	85	99.93	86.72	82	99.94	87.23	85	81.86	85.40	36	77.92	81.88	38
U.S. Treasury securities	32.30	6.01	90	32.62	5.26	90	25.27	4.72	89	14.98	6.15	81	15.58	6.99	79
US agency securities (excluding mortgage-backed securities)	0.43	4.24	34	0.80	3.94	40	0.55	4.01	35	2.51	3.49	59	2.83	4.02	61
Municipal securities	0	8.38	15	0	9.87	16	0	9.83	16	0	7.75	15	0	9.16	14
Mortgage-backed securities	33.90	66.09	10	35.40	66.61	10	38.56	66.64	14	40.40	67.43	14	36.06	65.45	13
Asset-backed securities	17.20	2.45	93	16.62	1.91	94	17.16	1.91	94	27.40	1.66	96	28.48	2.05	95
Other debt securities	16.12	3.01	92	14.50	2.93	92	18.41	3.01	92	14.70	2.94	90	17.03	2.79	93
Mutual funds and equity securities	0.05	0.30	40	0.07	0.38	42	0.06	0.35	39	0.03	0.40	34	0.01	0.42	30
Debt securities 1 year or less	30.79	8.36	95	49.43	11.25	96	46.58	10.55	96	34.75	11.86	91	27.31	11.91	86
Debt securities 1 to 5 years	35.35	17.84	83	30.40	17.70	78	31.19	17.03	80	41.67	17.94	84	45.75	19.18	86
Debt securities over 5 years	33.80	71.40	9	20.10	68.10	3	22.17	69.86	4	23.55	66.02	10	26.93	64.73	11
Pledged securities	6.45	33.37	16	6.44	37.16	12	6.89	35.67	14	7.95	30.57	16	8.34	33.30	16
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-4.22	64.38	18	75.92	124.80	48	77.95	183.32	37	24.83	26.69	60	-7.50	6.77	33
Investment securities	11.75	32.50	35	38.24	20.30	80	29.05	23.62	69	4.90	11.75	47	6.68	9.42	60
Core deposits	73.14	16.96	97	28.01	26	66	31.83	26.88	74	5.78	11.23	40	-1.26	7.29	12
Noncore funding	-68.53	-21.64	2	25.28	-6.57	87	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			146,643,066	143,716,174	139,575,402
Commit: Secured commercial real estate loans	3,614,685	3,400,610	3,385,710	4,353,035	4,449,504
Commit: Unsecured real estate loans	703,940	641,248	644,434	687,742	692,204
Credit card lines (reported semiannually, June/Dec)	0	0	74,626,207	79,875,988	75,838,176
Securities underwriting	8,285,756	8,079,794	8,557,120	7,550,995	7,354,143
Standby letters of credit	55,465	14,615	13,180	14,126	24,705
Commercial and similar letters of credit	5,212,137	3,471,961	3,662,999	4,326,289	4,098,872
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	230,521
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	90,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	140,521
Derivative Contracts					
Interest rate futures and forward contracts	48,125,022	43,644,762	73,104,544	58,199,292	104,315,558
Written options contracts (interest rate)	370,527	1,261,502	1,796,064	218,444	5,134,184
Purchased options contracts (interest rate)	1,203,242	427,780	849,717	307,540	5,748,247
Interest rate swaps	287,996,304	250,754,576	247,816,545	237,387,757	202,716,713
Futures and forward foreign exchange	1,605,364	1,752,108	1,531,982	2,019,969	1,767,716
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	8,813,874	4,852,862	9,302,202	2,111,456	2,561,046
Commodity and other futures and forward contracts	7,306	6,453	6,453	6,265	6,640
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	2,574	0	11,809	26,727

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						28.91	22.01	77	35.17	23.52	81	35.81	24.05	82	
Standby letters of credit	1.61	0.66	88	1.65	0.72	87	1.69	0.71	86	1.85	0.84	86	1.89	0.92	86
Commercial and similar letters of credit	0.01	0.02	65	0	0.02	51	0	0.02	48	0	0.02	49	0.01	0.02	48
Securities lent	1.01	0.10	90	0.71	0.23	87	0.72	0.18	87	1.06	0.40	86	1.05	0.62	88
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0.06	0.75	67
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0.02	0.52	68
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0.04	0.69	74
Derivative contracts	67.67	47.31	83	61.98	51.49	79	65.92	48.61	81	73.48	68.47	79	82.69	65.81	81
Interest rate contracts	65.64	35.15	87	60.62	36.10	83	63.78	34.36	85	72.47	47.31	80	81.57	43.84	85
Interest rate futures and forward contracts	9.35	4.39	85	8.94	8.89	83	14.41	6.21	87	14.24	10.67	83	26.76	11.40	86
Written options contracts (interest rate)	0.07	1.69	24	0.26	2.33	31	0.35	2.18	34	0.05	2.47	23	1.32	2.16	68
Purchased options contracts (interest rate)	0.23	1.29	59	0.09	1.45	51	0.17	1.46	53	0.08	2.65	49	1.47	2.32	70
Interest rate swaps	55.98	20.27	90	51.34	20.71	87	48.85	20.83	86	58.10	28.86	85	52.01	26.74	88
Foreign exchange contracts	2.03	6.12	77	1.35	5.79	74	2.14	6.01	76	1.01	10.12	70	1.11	10.92	71
Futures and forward foreign exchange contracts	0.31	3.76	71	0.36	3.70	68	0.30	3.47	68	0.49	5.23	68	0.45	5.22	68
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	1.71	0.76	87	0.99	0.73	86	1.83	0.77	88	0.52	2.03	81	0.66	2.17	83
Equity, commodity, and other derivative contracts	0	0.91	70	0	1.80	67	0	1.85	66	0	3.32	64	0.01	4.08	64
Commodity and other futures and forward contracts	0	0.07	87	0	0.13	84	0	0.14	86	0	0.19	81	0	0.25	80
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.36	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	73	0	0.32	36	0	0.38	71	0.01	0.40	72
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							84.69	42.82	85	89.67	45.53	84	91.44	44.93	87

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	348,121,639	302,702,617	334,407,507	300,262,532	322,276,831
Interest rate contracts	337,695,095	296,088,620	323,566,870	296,113,033	317,914,702
Foreign exchange contracts	10,419,238	6,604,970	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts	7,306	9,027	6,453	18,074	33,367
Derivatives Position					
Futures and forwards	49,737,692	45,403,323	74,642,979	60,225,526	106,089,914
Written options	370,527	1,261,502	1,796,064	218,444	5,134,184
Exchange-traded	0	0	300,000	0	5,000,000
Over-the-counter	370,527	1,261,502	1,496,064	218,444	134,184
Purchased options	1,203,242	427,780	849,717	307,540	5,748,247
Exchange-traded	0	0	300,000	0	5,530,000
Over-the-counter	1,203,242	427,780	549,717	307,540	218,247
Swaps	296,810,178	255,610,012	257,118,747	239,511,022	205,304,486
Held for trading	47,607,022	42,924,336	72,519,545	57,891,601	114,762,285
Interest rate contracts	47,607,022	42,921,762	72,519,545	57,879,792	114,735,558
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	2,574	0	11,809	26,727
Non-traded	300,514,617	259,778,281	261,887,962	242,370,931	207,514,546
Interest rate contracts	290,088,073	253,166,858	251,047,325	238,233,241	203,179,144
Foreign exchange contracts	10,419,238	6,604,970	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts	7,306	6,453	6,453	6,265	6,640
Derivative contracts (excluding futures and FX 14 days or less)	347,751,112	301,441,115	332,611,442	300,044,087	317,373,168
One year or less	346,478,541	299,474,011	330,839,607	294,070,018	306,365,415
Over 1 year to 5 years	771,124	1,284,341	1,127,994	5,200,627	9,898,050
Over 5 years	501,447	682,763	643,841	773,442	1,109,703
Gross negative fair value (absolute value)	3,688,400	4,233,576	4,080,212	1,767,760	1,540,583
Gross positive fair value	3,745,609	4,253,917	3,813,285	1,573,739	1,736,070
Held for trading	50,283	10,938	9,243	3,689	5,884
Non-traded	3,695,326	4,242,979	3,804,042	1,570,050	1,730,186
Current credit exposure on risk-based capital derivative contracts	231,158	167,804	137,392	160,528	453,874
Credit losses on derivative contracts	-2	255	262	7	-64
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	6	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97	94.10	32	97.82	94.62	37	96.76	94.10	36	98.62	93.44	41	98.65	92.91	46
Foreign exchange contracts	2.99	3.22	73	2.18	3.07	69	3.24	3.49	70	1.38	3.20	65	1.34	3.39	63
Equity, commodity, and other contracts	0	1.21	69	0	1.18	66	0	1.17	65	0.01	1.64	63	0.01	1.93	62
Futures and forwards	14.29	12.66	64	15	14.59	63	22.32	14.05	71	20.06	13.49	70	32.92	12.78	82
Written options	0.11	7.18	17	0.42	8.60	18	0.54	8.18	17	0.07	5.91	15	1.59	6.60	33
Exchange-traded	0	0.11	42	0	0.15	41	0.09	0.14	83	0	0.15	42	1.55	0.23	89
Over-the-counter	0.11	6.91	17	0.42	8.13	19	0.45	7.73	18	0.07	5.10	16	0.04	5.49	17
Purchased options	0.35	3.41	47	0.14	3.51	41	0.25	3.42	44	0.10	4.42	41	1.78	4.19	52
Exchange-traded	0	0.12	41	0	0.14	40	0.09	0.15	83	0	0.28	39	1.72	0.32	87
Over-the-counter	0.35	3.01	49	0.14	2.98	44	0.16	2.86	44	0.10	3.35	43	0.07	3.20	45
Swaps	85.26	71.63	55	84.44	67.37	60	76.89	68.76	50	79.77	69.75	49	63.70	70.34	33
Held for trading	13.68	40.70	45	14.18	43.02	40	21.69	43.53	41	19.28	44.16	41	35.61	46.31	43
Interest rate contracts	13.68	34.66	48	14.18	36.62	43	21.69	36.62	44	19.28	37.24	43	35.60	38.40	48
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	77	0	0.68	38	0	0.83	75	0.01	1.14	73
Non-traded	86.32	59.30	54	85.82	56.98	59	78.31	56.47	58	80.72	55.84	58	64.39	53.69	56
Interest rate contracts	83.33	56.22	60	83.64	54.32	63	75.07	53.82	62	79.34	52.22	65	63.04	50.60	58
Foreign exchange contracts	2.99	0.36	92	2.18	0.39	88	3.24	0.46	90	1.38	0.34	87	1.34	0.57	87
Equity, commodity, and other contracts	0	0.11	79	0	0.10	78	0	0.10	76	0	0.13	79	0	0.16	79
Derivative contracts (excluding futures and forex 14 days or less)	99.89	91.91	71	99.58	90.28	70	99.46	91.48	69	99.93	93.86	70	98.48	94.47	58
One year or less	99.53	27.57	94	98.93	31.66	92	98.93	32.05	92	97.94	32.17	90	95.06	32.51	90
Over 1 year to 5 years	0.22	29.89	9	0.42	27.15	10	0.34	27.06	7	1.73	30.45	13	3.07	31.16	12
Over 5 years	0.14	29.40	13	0.23	28.15	12	0.19	29.56	10	0.26	28.09	12	0.34	28.71	11
Gross negative fair value (absolute value)	1.06	1.18	51	1.40	1.65	55	1.22	1.55	49	0.59	0.83	45	0.48	0.72	33
Gross positive fair value	1.08	1.59	30	1.41	2.48	31	1.14	2.23	19	0.52	1.19	20	0.54	0.85	27
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.05	84	0.11	0.07	82	0.10	0.07	82	0.05	0.06	79	0.05	0.06	79
Gross positive fair value (X)	0.09	0.06	78	0.11	0.10	67	0.10	0.09	67	0.04	0.07	65	0.05	0.06	79
Held for trading (X)	0	0.05	46	0	0.07	42	0	0.07	41	0	0.06	37	0	0.05	40
Non-traded (X)	0.09	0.01	96	0.11	0.02	93	0.10	0.02	94	0.04	0.01	93	0.05	0.01	97
Current credit exposure (X)	0.01	0.05	26	0	0.07	23	0	0.06	20	0	0.05	28	0.01	0.04	59
Credit losses on derivative contracts	0	0	4	0	0	87	0	0	85	0	0	89	0	0	5
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	92	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.59	29	0.07	0.91	26	0.06	0.85	23	0.07	0.73	29	0.22	0.53	61

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		3,794,724		2,235,470		2,235,470		2,105,134		1,976,924					
Gross losses		702,987		1,063,322		1,397,867		1,458,521		1,275,526					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		286,449		214,729		288,629		326,409		284,626					
Net losses		416,538		848,593		1,109,238		1,132,112		990,900					
Provision for loan and lease losses		-354,811		2,497,890		2,667,324		1,260,298		1,127,359					
Adjustments		0		1,143		1,168		2,150		-8,249					
Ending balance		3,023,375		3,885,910		3,794,724		2,235,470		2,105,134					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.12	48	0.74	0.66	66	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Provision for loan and lease losses / Average loans and leases	-0.28	-0.21	34	1.93	1.06	85	1.54	0.82	87	0.79	0.24	92	0.74	0.24	92
Provision for loan and lease losses / Net loan and lease losses	-85.18	-65.12	49	294.36	587.54	29	240.46	487.86	31	111.32	130.58	49	113.77	134.68	53
Allowance for loan and lease losses / Total loans and leases not held for sale	1.81	1.32	82	2.21	1.58	81	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases	1.81	1.30	84	2.20	1.55	82	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Allowance for loan and lease losses / Net loans and leases losses (X)	5.44	17.40	20	3.43	11.29	17	3.42	11.58	15	1.97	8.03	15	2.12	7.54	14
Allowance for loan and lease losses / Nonaccrual assets	306.83	330.05	59	313.89	301.93	66	329.97	299.44	66	188.53	218.72	62	146.32	214.03	40
ALLL / 90+ days past due + nonaccrual loans and leases	254.41	271.93	56	244.75	249.38	63	266.45	244.62	65	143.55	151.73	57	121.09	160.51	46
Gross loan and lease losses / Average loans and leases	0.54	0.20	91	0.82	0.35	89	0.81	0.34	89	0.91	0.28	90	0.84	0.30	90
Recoveries / Average loans and leases	0.22	0.08	91	0.17	0.07	90	0.17	0.07	90	0.20	0.08	91	0.19	0.09	89
Net losses / Average loans and leases	0.32	0.12	91	0.65	0.28	87	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	20.49	25.10	50	14.72	24.77	26	19.79	33.98	27	25.59	36.22	39	26.42	41.30	38
Earnings coverage of net loan and lease losses (X)	6.97	26.30	24	4.61	20.97	25	5.76	22.89	27	4.90	24.40	22	4.96	21.75	21
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.02	21	0.01	0.04	33	0.01	0.04	34	0.03	0.01	69	0.03	0.02	68
Real estate loans secured by 1–4 family	-0.03	-0.01	26	0	0.01	52	0	0.01	36	0.03	0.01	74	0.06	0.01	80
Revolving	-0.09	-0.07	26	0.02	0.01	61	-0.01	0.01	39	0.06	0.02	70	0.12	0.03	80
Closed-end	-0.02	-0.01	30	0	0.01	44	0	0	40	0.02	0	76	0.04	0.01	80
Commercial real estate loans	-0.01	0.04	16	0.01	0.06	41	0.03	0.07	48	0.02	0.01	69	-0.01	0.01	28
Construction and land development	-0.05	0.01	15	0	0	36	0.01	0	72	0	-0.01	75	-0.11	-0.03	14
1–4 family	0.02	0	93	0	0	59	0	0	59	-0.01	0	15	0	-0.01	91
Other	-0.07	0.01	10	0	0	29	0.01	0	75	0.01	-0.01	83	-0.12	-0.02	9
Multifamily	-0.01	0.01	9	-0.01	0	10	-0.01	0	11	0	0	16	0	0	25
Nonfarm nonresidential	0	0.05	23	0.02	0.08	43	0.04	0.11	48	0.03	0.02	69	0	0.02	45
Owner-occupied	0.01	0.01	69	0.02	0.02	71	0.01	0.02	60	0.01	0.01	73	-0.02	0.01	7
Other	-0.01	0.04	14	0	0.05	40	0.03	0.08	53	0.02	0.01	76	0.02	0.01	74
Real estate loans secured by farmland	-0.44	-0.01	2	-2.72	0.04	0	-2.16	0.02	0	0	0.01	48	-0.03	0	14
Commercial and industrial loans	0.25	0.19	63	0.13	0.46	28	0.31	0.47	46	0.17	0.37	34	0.03	0.31	15
Loans to individuals	1.26	0.72	81	2.53	1.25	80	2.27	1.13	81	2.30	1.17	83	2.29	1.16	83
Credit card loans	2.61	2.27	70	5.33	3.33	85	4.50	2.92	83	4.51	3.11	78	4.35	2.92	80
Agricultural loans	0.05	0.02	82	0.03	0.11	70	0.03	0.19	62	-0.01	0.08	11	-0.03	0.15	12
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.07	0.09	64	0.35	0.14	81	0.33	0.15	77	0.48	0.15	87	0.42	0.14	86

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		813,828		1,258,144		1,896,569		1,126,197		962,574
90+ days past due loans and leases		203,007		349,701		274,149		371,574		299,755
Nonaccrual loans and leases		985,361		1,238,003		1,150,005		1,185,754		1,438,673
Total past due and nonaccrual loans and leases		2,002,196		2,845,848		3,320,723		2,683,525		2,701,002
Restructured 30–89 days past due		12,848		19,235		16,137		26,495		24,434
Restructured 90+ days past due		5,004		4,639		5,863		16,730		11,916
Restructured nonaccrual		349,016		396,231		394,342		402,203		662,294
Total restructured loans and leases		366,868		420,105		416,342		445,428		698,644
30–89 days past due loans held for sale		0		0		0		0		99
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		7,063
Total past due and nonaccrual loans held for sale		0		0		0		0		7,162
Restructured loans and leases in compliance		270,304		342,793		321,436		365,359		149,892
Other real estate owned		37,515		30,599		37,869		50,626		45,388
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.49	0.29	81	0.71	0.37	83	1.09	0.39	92	0.69
90+ days past due loans and leases	0.12	0.09	78	0.20	0.13	79	0.16	0.12	74	0.23
Nonaccrual loans and leases	0.59	0.54	63	0.70	0.66	59	0.66	0.66	55	0.72
90+ days past due and nonaccrual loans and leases	0.71	0.68	63	0.90	0.84	61	0.82	0.85	57	0.95
30–89 days past due restructured	0.01	0.01	72	0.01	0.01	74	0.01	0.01	64	0.02
90+ days past due restructured	0	0	75	0	0.01	74	0	0.01	75	0.01
Nonaccrual restructured	0.21	0.12	81	0.22	0.14	76	0.23	0.13	81	0.24
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.49	0.29	81	0.71	0.37	83	1.09	0.40	91	0.69
90+ days past due assets	0.12	0.09	78	0.20	0.13	79	0.16	0.12	74	0.23
Nonaccrual assets	0.59	0.55	63	0.70	0.67	58	0.66	0.67	54	0.72
30+ days past due and nonaccrual assets	1.20	1	69	1.61	1.25	74	1.91	1.29	79	1.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.23	0.40	26	0.33	0.52	35	0.28	0.52	27	0.38
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.42	24	0.33	0.55	29	0.29	0.55	27	0.39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.25	0.48	25	0.33	0.61	25	0.30	0.60	24	0.40
Allowance for loan and lease losses	43.36	67.85	30	42.08	66.38	30	40.35	66.54	27	73.58
Equity capital + allowance for loan and lease losses	2.14	4.12	23	2.71	5.10	25	2.45	4.97	24	2.98
Tier 1 capital + allowance for loan and lease losses	3.01	4.89	28	3.86	6.26	30	3.51	6.04	26	4.31
Loans and leases + other real estate owned	0.78	0.82	53	0.93	0.98	52	0.88	0.97	48	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.27	0.25	64	0.40	0.35	63	0.96	0.39	89	0.34	0.38	53	0.31	0.42	42
	90+ days past due		0.14	0.12	79	0.12	0.17	73	0.14	0.16	75	0.14	0.16	72	0.05	0.22	52
	Nonaccrual.....		1.04	0.60	80	1.12	0.70	81	1.12	0.75	80	1.16	0.46	92	1.91	0.57	94
Commercial and industrial	30–89 days past due		0.63	0.24	87	1.02	0.24	96	0.87	0.23	92	0.31	0.31	62	0.19	0.30	41
	90+ days past due		0.01	0.02	62	0.29	0.03	96	0.01	0.03	53	0.01	0.05	45	0.01	0.05	47
	Nonaccrual.....		0.39	0.65	39	0.63	0.80	44	0.43	0.75	32	0.58	0.83	41	0.24	0.76	21
Individuals	30–89 days past due		1.04	0.60	81	1.29	0.74	82	1.41	0.83	82	1.80	0.83	87	1.81	0.84	88
	90+ days past due		0.30	0.08	87	0.40	0.11	88	0.45	0.14	85	0.69	0.17	88	0.71	0.16	91
	Nonaccrual.....		0.42	0.17	86	0.51	0.24	83	0.51	0.28	79	0.52	0.17	88	0.48	0.23	79
Depository institution loans	30–89 days past due			0.03		0	0.01	45		0			0			0	
	90+ days past due			0		0	0	48		0			0			0	
	Nonaccrual.....			0		0	0	49		0			0			0	
Agricultural	30–89 days past due		0.93	0.11	95	0.25	0.15	72	0.43	0.17	81	0.02	0.24	55	0.06	0.17	61
	90+ days past due		0.01	0	92	0.02	0	92	0.02	0	93	0.03	0	90	0.01	0	90
	Nonaccrual.....		0.11	0.51	60	0.04	0.72	48	0.04	0.49	51	0.06	0.67	48	0	0.75	46
Foreign governments	30–89 days past due		0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.13	0.11	68	0.30	0.14	78	1.26	0.18	93	0.29	0.20	69	0.13	0.17	61
	90+ days past due		0	0.01	68	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.08	0.13	64	0.14	0.19	61	0.13	0.15	64	0.14	0.13	68	0.07	0.14	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.12	0.36	24	0.16	0.51	22	0.26	0.65	22	0.23	0.67	14	0.18	0.71	12
	90+ days past due	0.23	0.25	77	0.21	0.36	72	0.23	0.33	76	0.23	0.31	76	0.07	0.46	51
	Nonaccrual	1.38	0.76	85	1.53	0.91	81	1.50	0.89	81	1.67	0.73	90	2.95	0.86	93
Revolving	30–89 days past due	0.25	0.33	40	0.23	0.40	37	0.33	0.48	40	0.47	0.45	50	0.31	0.50	34
	90+ days past due	0.40	0.03	96	0.28	0.02	95	0.30	0.03	95	0.29	0.05	91	0	0.05	54
	Nonaccrual	3.15	1.05	87	3.31	1.28	87	3.24	1.13	87	3.45	1	88	6.96	1.17	95
Closed-end	30–89 days past due	0.09	0.36	22	0.14	0.52	22	0.24	0.65	22	0.17	0.70	11	0.14	0.75	12
	90+ days past due	0.20	0.27	75	0.19	0.41	70	0.21	0.38	75	0.22	0.35	74	0.09	0.53	55
Junior lien	Nonaccrual	1.02	0.71	75	1.11	0.89	72	1.10	0.87	72	1.20	0.70	83	1.67	0.84	85
	30–89 days past due	0	0.01	42	0.01	0.02	32	0.01	0.02	41	0.01	0.02	30	0.01	0.03	33
	90+ days past due	0	0	80	0	0	71	0	0	72	0	0	66	0	0	60
	Nonaccrual	0.10	0.04	83	0.12	0.05	82	0.12	0.04	87	0.15	0.04	90	0.22	0.06	90
Commercial real estate	30–89 days past due	0.47	0.16	88	0.71	0.21	91	1.86	0.26	99	0.47	0.18	91	0.47	0.17	90
	90+ days past due	0.01	0.01	63	0.01	0.02	66	0.03	0.02	77	0.02	0.03	60	0.02	0.03	70
	Nonaccrual	0.60	0.48	67	0.59	0.53	59	0.64	0.62	54	0.51	0.23	82	0.63	0.28	90
Construction and development	30–89 days past due	0.32	0.15	81	0.27	0.24	70	2.77	0.28	96	1.13	0.28	89	1.21	0.21	96
	90+ days past due	0.03	0.01	87	0.02	0.01	83	0.13	0.01	96	0.05	0.02	85	0.02	0.02	74
1–4 family	Nonaccrual	0.15	0.31	62	0.18	0.32	57	0.43	0.41	72	0.26	0.20	77	0.10	0.19	52
	30–89 days past due	0.16	0.03	90	0.03	0.03	70	0.08	0.03	78	0.07	0.06	68	0.25	0.06	91
	90+ days past due	0	0	91	0	0	41	0.11	0	98	0.04	0	91	0	0	43
Other	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0.02	0.02	68
	30–89 days past due	0.16	0.10	79	0.25	0.17	73	2.69	0.22	96	1.07	0.20	92	0.95	0.13	95
	90+ days past due	0.02	0	89	0.02	0	90	0.02	0	92	0.01	0.01	76	0.02	0.02	77
	Nonaccrual	0.15	0.25	68	0.18	0.26	62	0.43	0.35	75	0.26	0.17	79	0.08	0.15	52
Multifamily	30–89 days past due	0.43	0.09	91	0.42	0.09	86	0.50	0.09	91	0.14	0.08	78	0.11	0.10	70
	90+ days past due	0	0	92	0	0	87	0	0	92	0	0	83	0	0.01	80
	Nonaccrual	0.21	0.13	77	0.21	0.09	79	0.21	0.11	77	0.12	0.05	80	0.17	0.08	80
Nonfarm non-residential	30–89 days past due	0.50	0.12	93	0.84	0.21	92	2.03	0.23	98	0.46	0.14	90	0.46	0.17	89
	90+ days past due	0.01	0.01	66	0.01	0.02	69	0.01	0.02	68	0.02	0.03	62	0.03	0.03	71
Owner Occupied	Nonaccrual	0.75	0.58	68	0.73	0.68	60	0.76	0.79	55	0.62	0.28	85	0.77	0.30	87
	30–89 days past due	0.12	0.04	89	0.21	0.07	86	0.75	0.07	98	0.15	0.07	84	0.19	0.09	79
	90+ days past due	0.01	0	82	0.01	0	80	0.01	0	81	0.01	0.01	69	0.02	0.01	75
Other	Nonaccrual	0.27	0.20	65	0.32	0.26	64	0.32	0.27	60	0.38	0.16	84	0.36	0.17	79
	30–89 days past due	0.38	0.07	90	0.63	0.13	92	1.27	0.14	95	0.31	0.07	93	0.27	0.07	92
	90+ days past due	0	0.01	72	0	0.01	72	0	0.01	75	0.01	0.01	66	0.01	0.01	71
	Nonaccrual	0.48	0.31	72	0.41	0.36	60	0.44	0.44	59	0.24	0.10	83	0.41	0.13	89
Farmland	30–89 days past due	5.46	0.13	99	1.99	0.24	92	0	0.11	30	2.56	0.23	95	0	0.25	23
	90+ days past due	1.45	0.01	97	0.14	0.01	93	0.15	0	96	0	0.01	42	0	0.01	42
	Nonaccrual	0.40	1.06	55	1.33	1.49	62	1.31	1.13	70	0.71	0.84	60	0.72	1.23	58
Credit card	30–89 days past due	1.12	0.79	72	1.36	0.92	72	1.27	0.95	73	1.74	1.19	82	1.91	1.22	84
	90+ days past due	0.89	0.40	79	1.20	0.55	82	1.30	0.63	83	1.84	0.78	86	1.87	0.73	91
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	29,987,023	31,787,023	31,787,023	31,787,023	32,787,023										
Retained earnings	27,112,703	22,224,206	24,550,238	21,086,589	17,807,310										
Accumulated other comprehensive income (AOCI)	1,106,760	2,553,252	2,453,750	168,454	-594,722										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	58,206,486	56,564,481	58,791,011	53,042,066	49,999,611										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	16,618,275	15,512,752	16,431,759	15,584,227	15,755,991										
Accumulated other comprehensive income-related adjustments	1,106,760	2,553,226	2,453,750	428,112	-332,628										
Other deductions from common equity tier 1 capital	3,766	948	405	729	2,207										
Subtotal:	40,477,685	38,497,555	39,905,097	37,028,998	34,574,041										
Adjustments and deductions for common equity tier 1 capital	12,216	9,844	10,620	1,112,842	828,911										
Common equity tier 1 capital	40,465,469	38,487,711	39,894,477	35,916,156	33,745,130										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	12,216	9,844	10,620	9,869	3,201										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	40,465,469	38,487,711	39,894,477	35,916,156	33,745,130										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,820,756	2,845,392	2,853,790	2,357,586	2,208,254										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,820,756	2,845,392	2,853,790	2,357,586	2,208,254										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,820,756	2,845,392	2,853,790	2,357,586	2,208,254										
Exited advanced approach tier 2 capital															
Total capital	43,286,225	41,333,103	42,748,267	38,273,742	35,953,384										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	507,086,073	474,059,806	494,316,665	397,573,719	382,915,011										
Less: Deductions from common equity tier 1 capital	16,630,492	15,522,596	16,442,380	16,697,069	16,584,902										
Less: Other deductions	-309,733	-759,239	-871,233	87,867	209,615										
Total assets for leverage ratio	490,765,314	459,296,449	478,745,518	380,788,783	366,120,494										
Total risk-weighted assets	239,830,422	231,377,864	234,224,137	221,640,924	207,637,837										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	16.87	12.59	89	16.63	12.26	90	17.03	12.37	90	16.20	12.11	87	16.25	12.09	87
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.87	13.32	87	16.63	12.97	88	17.03	13.09	89	16.20	12.78	86	16.25	12.85	84
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	18.05	15.21	85	17.86	15.12	86	18.25	15.24	86	17.27	14.36	84	17.32	14.45	84
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.25	9.07	27	8.38	9.05	32	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39
Supplementary leverage ratio, advanced approaches HCs	7.52	6.90	75	9.48	8.70	68	9.49	8.71	68	8.45	7.41	77	8.27	7.31	77

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			18			26			45			-13			701	-30.77	-97.78
Other insurance activities income			18			26			45			-13			701	-30.77	-97.78
Insurance and reinsurance underwriting income			0			0			0			0				0	
Premiums			0			0			0			0				0	
Credit related insurance underwriting			0			0			0			0				0	
Other insurance underwriting			0			0			0			0				0	
Insurance benefits, losses, expenses			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries			0			0			0			0				0	
Life insurance assets			1,746,678			1,732,603			1,729,649			1,707,359			1,691,824	0.81	6.96

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	22	0	0.41	25	0	0.41	24	0	0.47	0	0.01	0.47	26			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	7.32			0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.02	11.72	21	4.09	11.07	25	3.96	11.03	24	4.48	11.51	26	4.72	10.22	27			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	59,127,992			66,406,981			66,173,175			65,841,542			58,849,511					
Net assets of broker-dealer subsidiaries / Consolidated assets	11.49	0.44	93	13.60	0.75	92	13.04	0.75	92	16.11	1.39	90	15.10	1.79	89			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	5,324,431	6,039,939	5,980,137	6,501,090	6,888,938
Real estate loans.....	399,076	417,423	406,076	425,331	416,316
Commercial and industrial loans	4,706,335	5,382,598	5,355,676	5,877,151	6,322,471
Loans to depository institutions and other banks acceptances	0	23,964	0	0	0
Loans to foreign governments and institutions	219,020	215,953	218,385	198,608	150,151
Loans to individuals	0	1	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	30,126,130	24,357,422	29,357,056	17,871,368	19,779,626
Interest-bearing bank balances	137,802	308,709	228,079	154,512	137,999
Total selected foreign assets	35,588,363	30,706,070	35,565,272	24,526,970	26,806,563
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	-11.85	0.03	30	-8.97	-0.58	40	-8.01	-2.41	41	-5.63	22.48	40	20.22	7.24	70
Total selected assets.....	15.90	3.52	69	21.70	2.65	76	45	2.04	89	-8.50	12.40	30	7.70	3.24	62
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		149	309	300	447	581	-51.78	-85.88
1–4 family residential loans		149	309	300	447	581	-51.78	-85.88
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.12	17.50	17.69	17.37	16.15		
Home equity lines		3.74	4.10	4.01	4.59	5.16		
Credit card receivables.....		7.43	7.15	7.74	9.21	9.07		
Auto loans and other consumer loans.....		14.87	14.46	14.62	15.43	14.66		
Commercial and industrial loans		18.99	22.67	21.57	20.28	21.46		
All other loans and leases.....		36.84	34.12	34.37	33.13	33.51		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	73	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commcial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		0	0	0	73	0	0	0
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		0	0	0	0	0	0	0
Total past due securitized assets.....		0	0	0	73	0	0	0
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	16.33	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	16.33	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	16.33	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.09	0.14	0.24	0.17	0.14
Home equity lines	0.25	0.23	0.33	0.47	0.31
Credit card receivables	1.12	1.36	1.27	1.74	1.91
Commercial and industrial loans	0.63	1.02	0.87	0.31	0.19
All other loans and leases	0.50	0.72	1.53	0.84	0.75
Total managed loans past due 30–89 days	0.49	0.71	1.09	0.69	0.61
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.20	0.19	0.21	0.22	0.09
Home equity lines	0.40	0.28	0.30	0.29	0
Credit card receivables	0.89	1.20	1.30	1.84	1.87
Commercial and industrial loans	0.01	0.29	0.01	0.01	0.01
All other loans and leases	0	0	0.01	0.01	0.01
Total managed loans past due 90+ days	0.12	0.20	0.16	0.23	0.19
Total Past Due Managed Assets	0.61	0.91	1.25	0.91	0.80
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	0	0	0.02	0.04
Home equity lines	-0.09	0.02	-0.01	0.06	0.12
Credit card receivables	2.61	5.33	4.50	4.51	4.35
Commercial and industrial loans	0.25	0.13	0.31	0.17	0.03
All other loans and leases	0.19	0.47	0.46	0.48	0.45
Net Losses on Managed Assets Percent of Total Managed Assets	0.33	0.64	0.64	0.69	0.63

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	77,500	138,000	275,800	612,802	605,439	-43.84	-73.66
Dividends	77,500	138,000	275,800	267,880	187,500	-43.84	
Interest	0	0	0	344,922	417,939		-100.00
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	77,500	138,000	275,800	612,802	605,439	-43.84	-73.66
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	3	-37	-43	66	-137		-98.82
Total operating income	77,503	137,963	275,757	612,868	605,302	-43.82	-73.68
Operating Expenses							
Personnel expenses	890	1,106	1,513	2,048	2,232	-19.53	-28.74
Interest expense	0	0	0	0	0	0	
Other expenses	772	4,225	5,796	2,870	1,262	-81.73	-93.70
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	1,662	5,331	7,309	4,918	3,494	-68.82	-87.69
Income (loss) before taxes	75,841	132,632	268,448	607,950	601,808	-42.82	-73.01
Applicable income taxes (credit)	1,701	-12,425	-1,279	-4,880	5,798		
Extraordinary items							
Income before undistributed income of subsidiaries	74,140	145,057	269,727	612,830	596,010	-48.89	-74.74
Equity in undistributed income of subsidiaries	2,863,325	1,367,559	3,693,922	3,250,835	2,854,102	109.37	179.29
Bank subsidiaries	0	0	0	0	0	0	-100.00
Nonbank subsidiaries	623,942	779,340	2,619,923	596,543	413,297	-19.94	517.00
Subsidiary holding companies	2,239,383	588,219	1,073,999	2,654,292	2,440,805	280.71	1502.50
Net income (loss)	2,937,465	1,512,616	3,963,649	3,863,665	3,450,112	94.20	122.75
Memoranda							
Bank net income	0	0	0	0	0	0	-100.00
Nonbank net income	701,442	917,340	2,895,723	864,423	600,797	-23.54	593.64
Subsidiary holding companies' net income	2,239,383	588,219	1,073,999	2,654,292	2,440,805	280.71	1502.50

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Common and preferred stock		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		16,859,490	28.96	16,479,665	29.13	18,333,048	31.18	15,937,325	16,228,231	2.30	44.26
Common and preferred stock		16,859,490	28.96	16,479,665	29.13	18,333,048	31.18	15,937,325	8,232,484	2.30	298.91
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	7,925,900		-100.00
Other receivables		0	0	0	0	0	0	0	69,847		-100.00
Investment in subsidiary holding companies		41,290,336	70.93	40,011,859	70.74	40,397,942	68.71	37,038,648	33,705,316	3.20	53.03
Common and preferred stock		41,290,336	70.93	40,011,664	70.74	40,397,942	68.71	37,038,648	33,705,316	3.20	53.03
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	195	0	0	0	0	0		-100.00
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		47,697	0.08	50,855	0.09	50,756	0.09	56,852	62,662	-6.21	-65.89
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		12,934	0.02	22,520	0.04	12,617	0.02	12,192	9,394	-42.57	50.55
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		58,210,457	100.00	56,564,899	100.00	58,794,363	100.00	53,045,017	50,005,603	2.91	47.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		3,880	0.01	418	0	3,178	0.01	2,908	5,893	828.23	210.15
Balance due to subsidiaries and related institutions		91	0	0	0	174	0	43	99		-90.11
Total liabilities		3,971	0.01	418	0	3,352	0.01	2,951	5,992	850.00	82.91
Equity Capital		58,206,486	99.99	56,564,481	100	58,791,011	99.99	53,042,066	49,999,611	2.90	47.61
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		30,917,895	53.11	30,917,895	54.66	30,917,895	52.59	30,917,895	30,917,895	0.00	24.78
Common surplus		2,619,128	4.50	2,619,128	4.63	2,619,128	4.45	2,619,128	2,619,128	0.00	0.31
Retained earnings		27,112,703	46.58	22,224,206	39.29	24,550,238	41.76	21,086,589	17,807,310	22.00	138.06
Accumulated other comprehensive income		1,106,760	1.90	2,553,252	4.51	2,453,750	4.17	168,454	-594,722	-56.65	68.92
Other equity capital components		-3,550,000	-6.10	-1,750,000	-3.09	-1,750,000	-2.98	-1,750,000	-750,000		
Total liabilities and equity capital		58,210,457	100.00	56,564,899	100.00	58,794,363	100.00	53,045,017	50,005,603	2.91	47.61
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		-100.00
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	6.78	12.52	4	3.62	6.29	22	7.03	7.28	44	7.42	9.68	17	7.05	10.40	16
Bank net income / Average equity investment in banks		12.35			6.43			7.44				10.51			11.19
Nonbank net income / Average equity investment in nonbanks	5.45	13.18	40	7.56	8.01	61	17.43	9.75	76	8.82	7.89	65	7.25	7.10	61
Subsidiary HCs net income / Average equity investment in sub HCs	7.36	11.04	35	2.03	6.72	24	2.76	7.01	25	7.44	8.55	42	7.52	8.78	37
Bank net income / Parent net income	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	23.88	3.22	95	60.65	4.43	94	73.06	3.59	95	22.37	5.93	85	17.41	3.78	87
Subsidiary holding companies' net income / Parent net income	76.24	66.57	40	38.89	81.94	23	27.10	68.34	25	68.70	74	38	70.75	72.48	38
Leverage															
Total liabilities / Equity capital	0.01	16.51	6	0	20.37	4	0.01	20.06	6	0.01	20.43	5	0.01	20.88	5
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	99.90	103.15	32	99.87	103.27	28	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2
Total investment in subs / Equity capital	99.90	108.29	24	99.87	110.46	16	99.90	110.16	20	99.88	111.07	19	99.87	112.48	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.01	0.27	32	-0.04	0.69	26	-0.02	0.47	31	-0.02	0.36	30	-2.34	0.35	3
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	20.12	152.56	4	39.54	128.63	10	54.61	136.61	8	122.34	177.68	31	236.68	162.34	81
Cash from ops + noncash items + op expense / Op expense + dividend	20.20	155.61	6	36.11	142.45	8	54.61	147.26	8	135.02	190.27	31	239.03	174.91	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.19	94.61	51	98.42	140.42	31	98.80	134.09	30	98.84	116.34	29	98.81	103.19	44
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	20.67	174.48	5	36.80	144.62	10	55.16	150.43	10	122.56	210.80	24	242.18	188.90	74
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.08	3.29	35	0.11	3.69	33	0.08	3.86	34	0.11	2.64	36	2.26	2.61	50
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.31	1.76	90	17.38	2.95	87	17.03	2.66	87	20.57	5.62	82	19.86	5.50	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	3.15	0.07	94	3.31	0.07	94	3.48	0.08	94	3.75	0.19	92	3.75	0.21	93

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	505.80	69.90	97	258.52	84.44	92	185.37	81.10	92	81.59	57.84	73	41.95	57.26	33
Dividends declared / Net income	12.77	27.22	23	24.79	49.77	23	12.61	42.29	15	12.94	33.08	16	7.25	27.33	17
Net income – dividends / Average equity.....	5.92	9.25	24	2.72	3.19	42	6.14	4.13	75	6.46	6.46	49	6.54	7.33	42
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	20.67	6.19	85	36.80	3.74	90	55.16	3.41	95	53.58	7.53	92	75	7.13	91
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	20.67	213.42	6	36.80	167.02	13	55.16	174.85	13	53.58	260.40	9	75	215.26	7
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.30			61.85			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.48			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.87			1.79			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		48.70			71.13			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	11.05	66.90	32	15.04	52.29	48	9.52	56.39	41	30.99	82.95	41	31.21	51.40	49
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	39.90	20.25	78	69.56	18.56	83
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	11.05	94.31	21	15.04	70.62	33	9.52	79.84	25	70.89	150.41	37	100.77	99.33	64
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	36.58	20	0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0	47.30	12	0	41.80	13	0	55.20	11	0	76.49	9	0	61.19	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0	82.68	3	0	80.80	3	0	82.20	4	0	78.80	4	0	74.20	5
Dividends from nonbank subsidiaries	100	3.56	97	100.03	2.36	99	100.02	1.95	99	43.71	2.65	95	30.98	2.57	94
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	56.28	1.19	95	69.05	2.32	98
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	100	5.69	97	100.03	5.80	97	100.02	4.70	98	99.99	7.29	98	100.02	7.64	98
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	